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To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Hello,

I'm an individual who is very active in the markets and I use options in my retirement account all the time. I'm very much against the recent proposal by the DOL to limit the use of options in a retirement account for the following reasons:

1. Contrary to popular thinking, options are the safest instruments in the market
2. They allow for portfolio protection in uncertain times.
3. In addition to the protection feature they also allow for taking advantage and profiting when the markets go down
4. Options are financial instruments of the future - the world is changing and moving towards these instruments - why would the DOL not want to keep up with the times?

Please educate yourself about the benefits of these instruments before you go about making ill guided decisions.

Thanks

Sanil